Remarks

Claims 1-39 are pending and rejected. Applicant respectfully requests allowance of claims 1-39.

Claims 1-5, 14-18, and 27-31 stand rejected under 35 U.S.C. §103(a) over U.S. Patent 5,745,712 (Turpin) in view of U.S. Patent Application 2002/0107763 (Palmer). Claim 27 relates to a method of operating a server system to direct product selection. Product selection is accomplished through a ***sequence of screens*** that are displayed to a user. The user responds to the screens with user inputs that identify product selection data.

The user inputs also identify screens that the user selects for display. The server system responds to the user inputs by displaying the screens, ***but the system does not always provide the screen that the user has selected.*** Thus, the method of claim 27 requires the server system to ***control the user's movement through the sequence of screens*** in response to user screen selections.

The server system provides the selected screen "if the selected one of the screens is backward in the sequence." Thus, the user may always go back in the sequence to an earlier screen.

The server system also provides the selected screen "if all previous ones of the screens in the sequence prior to the selected one of the screens have the consistent data." Thus, the user may jump ahead in the sequence to a selected screen if all of the screens before the selected screen have data that is consistent with a selectable product.

Now consider the situation where the user selects a screen that is ahead in the sequence, but there are screens before the selected screen that do not have consistent data. In this situation, the server system provides the "earliest one of the screens in the sequence that does not have the consistent data." For example, if the user finishes loading screen 3 with consistent data and then selects screen 5, but screen 4 does not yet have consistent data, then the server system provides screen 4 – the earliest screen in the sequence without consistent data. ***Thus, the server system does not allow the user to skip screens in the sequence that are missing consistent data.***

When all of these claim limitations are considered together, the server system allows the user to move around freely in the sequence as long as they do not skip over screens

that do not have consistent data. Thus, server system controls the user's movement through the sequence of screens by forcing the user to build a set of consistent data ***according to a sequence of screens.***

Now consider a situation where the user finishes entering consistent data on all screens, but then goes back to the first screen and makes a change that makes some data on subsequent screens inconsistent. If the user then selects the last screen in the sequence, then the server system will automatically move the user sequentially through the screen sequence to the next screen with inconsistent data. This process repeats until the user is again finished entering consistent data on all screens. Thus, the server system leads the user back through the screen sequence – skipping screens with consistent data but stopping at screens without consistent data. Thus, the user is able to quickly move forward though the sequence of screens to correct inconsistent data. Importantly, the proper sequence of screens for data entry is maintained by the server system.

Turpin teaches a system where multiple screens each have multiple data entry fields. The Turpin system prompts an operator to fill out a ***sequence of fields*** that is defined by a tree structure. Thus, the Turpin system prompts the user through a sequence of ***fields***, but not through a sequence of ***screens*** as claimed. The sequence of fields used by Turpin causes the system to jump from the current screen to another screen even if the current screen is still incomplete. (See Turpin, column 16, lines 48-54). For example, the Turpin system jumps from screen 1 (Figure 9) to screen 2 (Figure 10) to fill in the "amount of basic policy" on screen 2 before returning to the "total annual premium" field on screen 1. (See Turpin, column 15, lines 41-59).

Once a field is filled in, the Turpin system identifies the next field, and then displays whichever screen has the next field. (See Turpin, column 15, lines 30-37). Thus, Turpin does <u>not</u> control the display based on a sequence of ***screens***, because in Turpin, the sequence of ***fields*** controls the order in which the screens are displayed. Based on the controlling sequence of fields, Turpin may display screen 1, then screen 4, then screen 2, then screen 1, etc. This technique for controlling the screen display is in direct contrast to the claimed invention.

Turpin allows the user to ***change the sequence of fields while completing the screens***. (See Turpin, column 15, line 66 to column 16, line 4). Thus, the user can

effectively define the order in which the screens are displayed by defining the sequence of fields. Allowing the user to specify the sequence of screens while filling out the screens is in direct contrast to the claimed invention.

Turpin allows the user to ***skip data fields***. (See Turpin, column 15, lines 60-65). In contrast, the claimed invention does not let the user jump ahead to a later screen and skip consistent data required by earlier screens.

Thus, Turpin teaches a system that has a sequence of fields that controls the display, so that the user may jump around from screen to screen without completing earlier screens. The user may skip data fields, so that again, the user may jump around from screen to screen without completing earlier screens. The user may control the sequence of screens instead of the server system.

Palmer teaches an attribute wizard, but does not teach the claimed control over screen displays. Even if combined, the combination of Turpin and Palmer may remove inconsistent product attributes, but the movement through the forms would still be field-to-field, even if that means jumping around from one incomplete screen to another.

The same reasoning applies to claims 1-5, 14-18, and 28-31.

Claim 28 requires including in the screen signals (displaying) the consistent data for the current screen and for earlier screens in the sequence. Thus, the user can view all entered consistent data for all screens while entering data into the current screen. The recent Office Action states that Turpin and Palmer teach providing all consistent product data on the display, but after review, Applicant could not find any portion of Turpin or Palmer that supports this statement in the recent Office Action. Applicant requests specific citations to Turpin or Palmer if this rejection is maintained for claim 28. The same reasoning applies to claims 2 and 15.

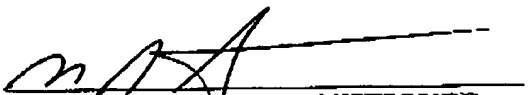
Claim 29 requires modifying the screen signals to indicate user data selections that are inconsistent with the selectable products. The recent Office Action states that informing the user that they do not qualify for an insurance product teaches this limitation. Although the Turpin system may indicate to the user that they do not qualify for insurance, Turpin does not teach informing the user of their inconsistent data selections that caused their failure to qualify. Turpin may inform the user that they do not qualify, but Turpin does not indicate the underlying data that caused the failure.

Applicant requests specific citations to Turpin or Palmer if this rejection is maintained for claim 29. The same reasoning applies to claims 3 and 16.

Claims 6-13, 19-26, and 32-39 stand rejected under 35 U.S.C. §103(a) over U.S. Patent 5,745,712 (Turpin) in view of U.S. Patent Application 2002/0107763 (Palmer). Claims 6-13, 19-26, and 32-39 are patentable for the reasons discussed above.

Applicant has submitted three IDS submissions to the PTO in this application, and PAIR notes that the PTO has received the three IDS submissions. Applicant respectfully requests that acknowledgement forms (checked off 1449s) from these three IDS submissions be returned.

Applicant submits that there are numerous additional reasons in support of patentability, but that such reasons are moot in light of the above remarks and are omitted in the interests of brevity. Applicant respectfully requests allowance of claims 1-39.



SIGNATURE OF PRACTITIONER

Michael J. Setter, Reg. No. 37,936
Setter Ollila LLC
Telephone: (303) 938-9999 ext. 13
Facsimile: (303) 938-9995

Correspondence address: **CUSTOMER NO. 32827**